

# Amarillo ISD - Employee Benefits

## Frequently Asked Questions

**Question:** As a New Hire when do my benefits start?

**Answer:** Your coverage will begin 28 days after the first day of employment on the 1<sup>st</sup> of the following month.

**Question:** I have coverage through my spouse's insurance and I do not want to elect insurance through AISD may I drop my AISD insurance?

**Answer:** No, per AISD policy all employees are required to choose one of the 4 benefit plans (AISD BSA Plan, AISD NWTN Plan, Hospital Indemnity or Symetra).

**Question:** Will I have 1 insurance card for both Medical and Prescription coverage?

**Answer:** No, you will have 2 cards. 1 card will be issued from IMS for Medical coverage and 1 card will be issued from MAXOR for Prescription coverage.

**Question:** If I do not enroll my family on my health coverage when I am first hired when may I have the opportunity to enroll them?

**Answer:** You may enroll family members during 2 times of the year; either during Open Enrollment or if you have a qualified Status Change. A qualified Status Change is defined as such: marriage, divorce, birth of a child, adoption or loss of coverage with spouse. Status Changes must be reported to the Benefits Office within 31 days of the qualifying event.

**Question:** Are there Pre-existing condition clauses that will effect my coverage?

**Answer:** The Pre-existing condition clause will not apply if proof of 12 months of creditable coverage is provided for new hires and 18 months of creditable coverage for open enrollment enrollees.

**Question:** What is the Hospital Indemnity Plan? How do I use the plan?

**Answer:** The Hospital Indemnity Plan is an AISD "Opt-Out" plan. If you have insurance with your spouse you may elect this coverage to allow you to use their plan as your primary insurance. There are no cards issued with this plan. Claim forms are available through the AISD Benefits office.

**Question:** What is Symetra? How do I use the plan?

**Answer:** Symetra is an AISD "Opt-Out" plan. If you have insurance with your spouse that you would like to use you may elect Symetra as a Limited Benefit. To use the benefits with Symetra we suggest you submit your own claims for smooth filing. The claim address will be located on the back of the Symetra card when you receive it, no claim forms are necessary.

**Question:** Is there an RX plan?

**Answer:** Yes, MAXOR is the Rx plan for AISD. There is a separate card for this plan and you will need to use this card when you have your prescriptions filled. You are eligible for the plan through both the AISD BSA and AISD NWTN plans. You are **not eligible** for the Rx plan through the Hospital Indemnity or Symetra plans.

**Question:** Will I receive Vision cards?

**Answer:** No, you will not receive Vision cards. There are no cards needed to access this plan. You will need to make an appointment with an In-Network Provider and tell them you are a VSP member. You will need to give them your **EMPLOYEE ID #** for them to access your benefits. For example if your employee ID # is 1234 you will need to add 5 zeros in front to make a 9-digit #, 000001234. Your provider will then be able to verify your benefits online through the VSP system. **VSP Customer Service: 800.877.7195**

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**Question:** If I do not enroll into the Dental program when I first begin my job, when will I have the opportunity to do so?

**Answer:** You may enroll family members during 2 times of the year; either during Open Enrollment or if you have a qualified Status Change. A qualified Status Change is defined as such: marriage, divorce, birth of a child, adoption or loss of coverage with spouse. Status Changes must be reported to the Benefits Office within 31 days of the qualifying event. **PLEASE NOTE: If the employee does not enroll upon hire but enrolls during Open Enrollment they will be subject to a 6-month waiting period.**

**Question:** Will I receive Dental Cards?

**Answer:** No, you will not receive Dental cards. There are no cards needed to access this plan. You may use any provider in the area. You will need to take an AISD Dental Claim for with you to your appointment. Claim forms are available through the Personnel office or on our AISD website under Employee Benefits. You will pay for your appointment and submit the claim form with receipt to the benefits dept within 90 days of paying the provider. Please see the plan specifications for detailed reimbursement information.

**Question:** What is the age limit on child dependents?

**Answer:** You may carry any child up to age 25. The child is not required to be a full-time student. Once your child turns 25, gets married or obtains their own insurance please contact the benefits office to take them off.

**Question:** Who do I need to contact regarding AFLAC supplemental insurance policies and questions?

**Answer:** You need to contact either Lida Floyd at 806.676.2575 or Scott Sickles at 806.433.9525

Please call the Benefits Office at **806.326.1403** with any further questions.